

Information to identify the case:

Debtor 1	<u>Sandy Estrella-Pantaleon</u>			Social Security number or ITIN	xxx-xx-8130
	First Name	Middle Name	Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>			Social Security number or ITIN	-----
	First Name	Middle Name	Last Name	EIN	-----
United States Bankruptcy Court	District of New Jersey				
Case number:	19-28282-JNP				

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sandy Estrella-Pantaleon
aka Froverdy

8/14/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
United States Bankruptcy Court
District of New JerseyIn re:
Sandy Estrella-Pantaleon
DebtorCase No. 19-28282-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 90

Date Rcvd: Aug 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2020.

db +Sandy Estrella-Pantaleon, 45 Centennial Dr., Hammonton, NJ 08037-2113
 518478089 +Advocare, PO Box 3001, Voorhees, NJ 08043-0598
 518478090 Affiliated Podiatrists Of SJ, 238 Chestnut Avenue, Vineland, NJ 08360-5595
 518478097 +Atlantic County Special Civil, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4510
 518478095 +Atlantic County Special Civil, 1201 Bacharach Blvd., c/o Bridgeton Onized FCU,
 Atlantic City, NJ 08401-4510
 518478096 +Atlantic County Special Civil, 1201 Bacharach Blvd., c/o CitiBank,
 Atlantic City, NJ 08401-4510
 518538272 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 518478109 +Credit Control, 1900 Charles Bryan Suite 110, c/o UG Residential Insurance Co,
 Cordova, TN 38016-5167
 518478110 +Credit Control LLC, PO Box 546, c/o bank of america, Hazelwood, MO 63042-0546
 518478115 +FEDLOAN Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 518478119 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
 (address filed with court: Forster, Garbus & Garbus, 60 Motor Parkway,
 Commack, NY 11725-5710)
 518478117 +Financial Recoveries, 200 E Park Drive Ste 100, c/o Jefferson Health,
 Mount Laurel, NJ 08054-1297
 518478120 +GC Services Limited Partnership, PO Box 3855, Houston, TX 77253-3855
 518478121 +Global Credit Collections Corp., 300 International Drive, PMB # 10015, c/o home dept,
 WILLIAMSVILLE, NY 14221-5781
 518478126 +Jeffrey A. Weiner, Esq. LLC., 10 Lake Center Executive Park, 401 Route 73 North, Suite 204,
 c/o NASPAC1, Pro LLC., Marlton, NJ 08053-3426
 518478127 Jet Blue card, PO Box 13337, Philadelphia, PA 19101-3337
 518478130 LabPro Inc, PO Box 5988, Carol Stream, IL 60197-5988
 518478129 +Laboratory Corp Of America, P.O. Box 2240, Burlington, NC 27216-2240
 518478131 +Lehigh Valley Toxicology, 3864 Courtney St suite 150, Bethlehem, PA 18017-8987
 518478132 +McCalla Raymer Leibert Pierce LLC, 1544 Old Alabama Rd, Roswell, GA 30076-2102
 518478135 +Midland Funding LLC, 2365 Northside Dr. Cuite 300, c/o Citibank, Woodville, TX 75990-0001
 518478138 +NJ Higher Education, P O Box 548, Trenton, NJ 08625-0548
 518497141 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
 518478137 +Nissan-Infiniti, Po Box 660366, Dallas, TX 75266-0366
 518478139 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 518478140 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,
 Trenton, NJ 08625-0112
 518478142 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 518600287 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
 518478141 +Penn Credit, PO Box 988, 916 S 14th Street, Harrisburg, PA 17104-3425
 518478145 Pressler & Pressler, LLP, 7 Entin Rd, Parsippany NJ, NJ 07054-5020
 518478146 +Radius Global Solutions LLC, PO Box 390905, Minneapolis, MN 55439-0905
 518478147 Relievers, PO Box 7776, Lancaster, PA 17604-7776
 518478148 +Richard Little, 617 Zion Road, Egg Harbor Township, NJ 08234-7663
 518478153 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, P.O. Box 245,
 Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
 518478152 +South Jersey Gas, Po Box 577, Attn: Mrs. DeMarco, Hammonton, NJ 08037-0577
 518478154 +Sunrise Credit Services Inc, PO Box 9100, Farmingdale, NY 11735-9100
 518478157 TD Bank, 1707 ROUTE 70 E, Cherry Hill, NJ 08003
 518478160 +The State of New Jersey, Higher Education Student Assistance, 4 Quakerbridge Plaza,
 Trenton, NJ 08619-1241
 518478161 +Town of Hammonton, 100 Central Avenue, Hammonton, NJ 08037-1676
 518478165 +Virtua West Jersey Health Sys, 231 High St, Mount Holly, NJ 08060-1450
 518478167 +WF/Preferred Cust Acct, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Aug 15 2020 04:33:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 15 2020 01:29:33 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 15 2020 01:29:29 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518478088 +E-mail/Text: mary.stewart@abcofcu.org Aug 15 2020 01:30:24 Abco Federal Credit Union,
 PO Box 247, Rancocas, NJ 08073-0247
 518478091 E-mail/Text: kristin.villneuve@allianceoneinc.com Aug 15 2020 01:28:00 Alliance One,
 P.O. Box 3110, Southeastern, PA 19398-3110
 518581614 EDI: GMACFS.COM Aug 15 2020 04:28:00 Ally Capital, PO Box 130424,
 Roseville MN 55113-0004
 518478092 +EDI: GMACFS.COM Aug 15 2020 04:28:00 Ally Financial, PO Box 380901,
 Minneapolis, MN 55438-0901
 518478093 +EDI: ARSN.COM Aug 15 2020 04:33:00 Ars National Services Inc, P.O. Box 463023,
 Escondido, CA 92046-3023

District/off: 0312-1

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Form ID: 318

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Total Noticed: 90

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

518478094 +E-mail/Text: bankruptcy@pepcoholdings.com Aug 15 2020 01:29:03 Atlantic City Electric,
5 Collins Drive Suite 2133, Pepco Holdings Inc, Bankruptcy Division,
Penns Grove, NJ 08069-3600
518478099 EDI: BANKAMER.COM Aug 15 2020 04:28:00 Bank Of America, Po Box 982238,
El Paso, TX 79998
518478101 +EDI: TSYS2.COM Aug 15 2020 04:28:00 Barclays Bank Delaware, 125 S West St,
Wilmington, DE 19801-5014
518500453 +EDI: AIS.COM Aug 15 2020 04:33:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
Oklahoma City, OK 73118-7901
518478103 +EDI: CAPITALONE.COM Aug 15 2020 04:28:00 Capital One Bank USA, 10700 Capital One Way,
Glen Allen, VA 23060-9243
518478104 EDI: WFNNB.COM Aug 15 2020 04:33:00 Comenity Bank/Express, PO Box 182789,
Columbus, OH 43218-2789
518478106 +EDI: WFNNB.COM Aug 15 2020 04:33:00 ComenityCapitalBank/ulta, PO Box 182120,
Columbus, OH 43218-2120
518478107 +EDI: CONVERGENT.COM Aug 15 2020 04:33:00 Convergent, 800 SW 39th St PO Box 9004,
c/o paypal, Renton, WA 98057-9004
518478108 +EDI: CCS.COM Aug 15 2020 04:33:00 Credit Collection Service, PO Box 607,
c/o progressive, Norwood, MA 02062-0607
518478112 +EDI: TSYS2.COM Aug 15 2020 04:28:00 DSNB/MACY'S, Po Box 8218, Mason, OH 45040-8218
518601941 EDI: Q3G.COM Aug 15 2020 04:33:00 Department Stores National Bank, c/o Quantum3 Group LLC,
PO Box 657, Kirkland, WA 98083-0657
518478111 +E-mail/Text: electronicbkydocs@nelnet.net Aug 15 2020 01:29:35 Dept Of Ed/Nelnet,
3015 Parker Road, Suite 400, Aurora, CO 80014-2904
518478113 +EDI: TSYS2.COM Aug 15 2020 04:28:00 Dsnb/macys, PO. Box 8218, Mason, OH 45040-8218
518478114 E-mail/Text: bknnotice@ercbpo.com Aug 15 2020 01:29:40 ERC, PO Box 23870,
Jacksonville, FL 32241-3870
518478122 +EDI: IIC9.COM Aug 15 2020 04:33:00 IC System, PO Box 64437,
c/o Advocare Surgical Specialists of Was, Saint Paul, MN 55164-0437
518478125 EDI: IRS.COM Aug 15 2020 04:28:00 Internal Revenue Service, P.O. Box 744,
Special Procedure Branch, Springfield, NJ 07081
518478128 +E-mail/Text: PBNCNotifications@peritussservices.com Aug 15 2020 01:28:42
Kohls Department Store, Po Box 3115, Milwaukee, WI 53201-3115
518510411 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Aug 15 2020 01:25:33 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518478133 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Aug 15 2020 01:24:49 Merrick Bank,
PO Box 9201, Old Bethpage, NY 11804-9001
518478134 +EDI: MID8.COM Aug 15 2020 04:33:00 Midland Credit Mangement, 8875 Aero Drive,
San Diego, CA 92123-2255
518581495 +EDI: MID8.COM Aug 15 2020 04:33:00 Midland Funding LLC, Po Box 2011,
Warren MI 48090-2011
518478143 EDI: PRA.COM Aug 15 2020 04:33:00 Portfolio Recovery, 120 Corporate Blvd STE 100,
c/o synchrony bank, Norfolk, VA 23502
518478144 EDI: PRA.COM Aug 15 2020 04:33:00 Portfolio Recovery Associates,
120 Corporate Blvd Ste 100, Norfolk, VA 23502
518582812 EDI: PRA.COM Aug 15 2020 04:33:00 Portfolio Recovery Associates, LLC, c/o Cabela's Club,
POB 41067, Norfolk VA 23541
518582815 EDI: PRA.COM Aug 15 2020 04:33:00 Portfolio Recovery Associates, LLC,
c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
518478150 EDI: RMCB.COM Aug 15 2020 04:33:00 RMCB, Po Box 1235,
c/o Laboratory Corporation of America, Elmsford, NY 10523-0935
518478149 EDI: RMCB.COM Aug 15 2020 04:33:00 RMCB, Po Box 1235, Elmsford, NY 10523-0935
518510884 +E-mail/Text: bncmail@w-legal.com Aug 15 2020 01:29:43 SYNCHRONY BANK,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518478151 +EDI: SALLIEMAE BANK.COM Aug 15 2020 04:33:00 Sallie Mae, PO Box 3229,
Wilmington, DE 19804-0229
518589176 EDI: SALLIEMAE BANK.COM Aug 15 2020 04:33:00 Sallie Mae, P.O. Box 3319,
Wilmington, DE 19804-4319
518478155 EDI: RMSC.COM Aug 15 2020 04:28:00 Syncb/Wal-Mart, Po Box 956024,
Orlando, FL 32896-5024
518478156 +EDI: RMSC.COM Aug 15 2020 04:28:00 Syncb/Walmart Dc, Po Box 965024,
Orlando, FL 32896-5024
518482044 +EDI: RMSC.COM Aug 15 2020 04:28:00 Syncrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518602819 +EDI: RMSC.COM Aug 15 2020 04:28:00 Syncrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
518478158 +EDI: WTRRN BANK.COM Aug 15 2020 04:33:00 TD Bank USA/Target Credit, PO Box 1470,
Minneapolis, MN 55440-1470
518478159 +EDI: CITICORP.COM Aug 15 2020 04:28:00 The Home Depot/CBNA, PO Box 6497,
Sioux Falls, SD 57117-6497
518478163 +EDI: VERIZONCOMB.COM Aug 15 2020 04:28:00 Verizon, 500 Technology Dr Ste 300,
Weldon Spring, MO 63304-2225
518478164 +EDI: VERIZONCOMB.COM Aug 15 2020 04:28:00 Verizon Wireless, Po Box 26055,
Minneapolis, MN 55426-0055
518478166 +EDI: WFFC.COM Aug 15 2020 04:33:00 Wells Fargo Bank, P.O. Box 14517,
Des Moines, IA 50306-3517
518586879 EDI: WFFC.COM Aug 15 2020 04:33:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438

District/off: 0312-1

User: admin
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

518478105 EDI: WFNNE.COM Aug 15 2020 04:33:00 comenitycapital/boscovs, PO Box 182120,
Columbus, OH 43218-2120

TOTAL: 49

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518478098* +Atlantic County Special Civil, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4510

518478100* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238

(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)

518478118* +Financial Recoveries, 200 E Park Drive Ste 100, c/o Jefferson Health,
Mount Laurel, NJ 08054-1297

518478124* Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081

518478123* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

518478162* +Town of Hammonton, 100 Central Avenue, Hammonton, NJ 08037-1676

518478102 ##+Bridgeton Onized Credit Union, 2550 South Main Road, Vineland, NJ 08360-7138

518478116 ##+Fein ,Such Kahn & Shepard, 7 Century Drive, Parsippany, NJ 07054-4673

518478136 ##Monarch Recovery Management, 10965 Decatur Road, Philadelphia, PA 19154-3210

TOTALS: 0, * 6, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 16, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 14, 2020 at the address(es) listed below:

Brian Thomas brian@briantomaslaw.com, bthomas@ecf.axiosfs.com

Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com

Rebecca Ann Solarz on behalf of Creditor PNC Bank, National Association
rsolarz@kmllawgroup.com

Seymour Wasserstrum on behalf of Debtor Sandy Estrella-Pantaleon mylawyer7@aol.com,
ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6